



Order Filed on March 1, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)  
DONALD C. GOINS, ESQ. (DCG1005)  
GOINS & GOINS, LLC  
323 Washington Avenue  
Elizabeth, NJ 07202  
Phone: (908) 351-1984  
Fax: (908) 351-1982  
Attorney for the Debtor

In Re:

Wanda Balfour,

Case No.: 19-21277

Chapter : 13

Hearing Date: 1 / 17 / 2024

Judge: CMG

**AMENDED ORDER ALLOWING TRUSTEE TO PAY BALANCE OF AUTO LOAN  
AND DISBURSE AUTO INSURANCE PROCEEDS TO THE DEBTOR**

The relief set forth on the following pages, numbered two (2) through (2) is  
hereby **ORDERED**.

DATED: March 1, 2024

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtor: Wanda Balfour  
Case No.: 19-21277  
Caption of Order: Order Disbursing Auto Insurance Proceeds to Debtor

This matter having come before the Court by motion of Donald C. Goins Esq., attorney for the debtor, Wanda Balfour, for entry of an Order Disbursing Auto Insurance Claim proceeds to the Debtor and, for good cause it is

HEREBY ORDERED that:

1. Auto loss has been settled for payment in the amount of \$14,067.11.
2. The Trustee shall receive a lump sum payment of \$7,738.27 within 14 days for payment to Toyota Motor Credit (POC #10-1).
3. Toyota Motor Credit shall release the title for the 2015 Lexus NX 200T to the debtor, upon receipt of payment from the Trustee.
4. The balance of the auto loss proceeds in the amount of \$6,328.84 shall be paid directly to the debtor outside the plan.

In re:  
Wanda Balfour  
Debtor

Case No. 19-21277-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 01, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Wanda Balfour, 8206 Emily Lane, Carteret, NJ 07008-2176

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Debtor Wanda Balfour dgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
U.S. Trustee	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 01, 2024

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6